Fig. 1

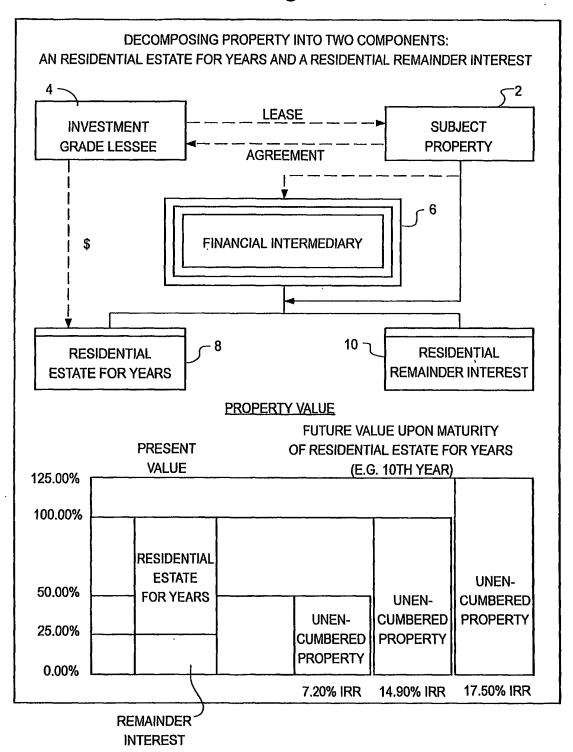
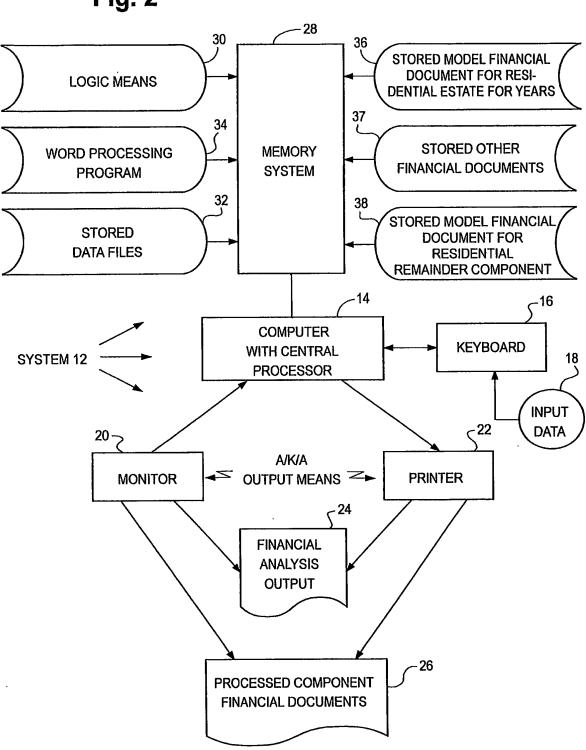


Fig. 2



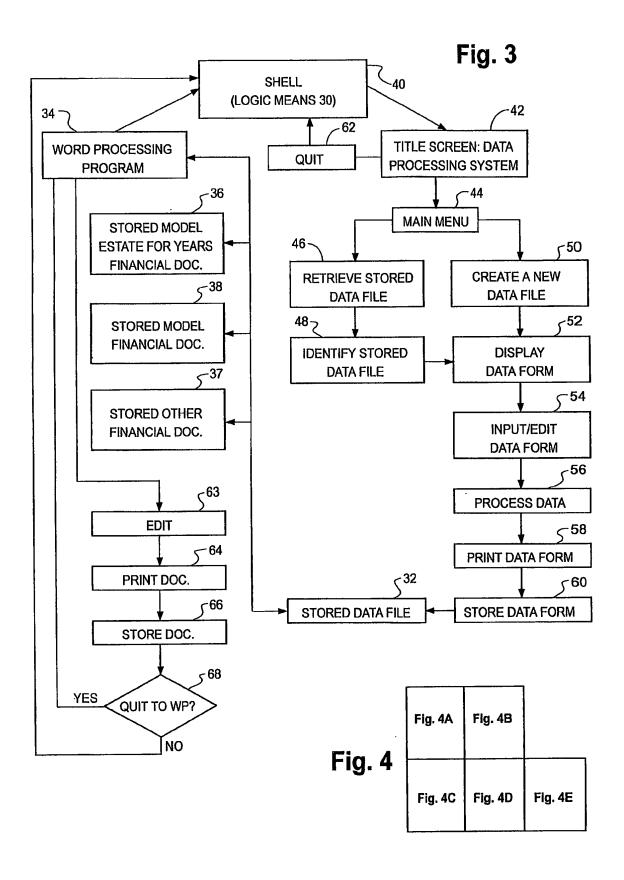


Fig. 4A

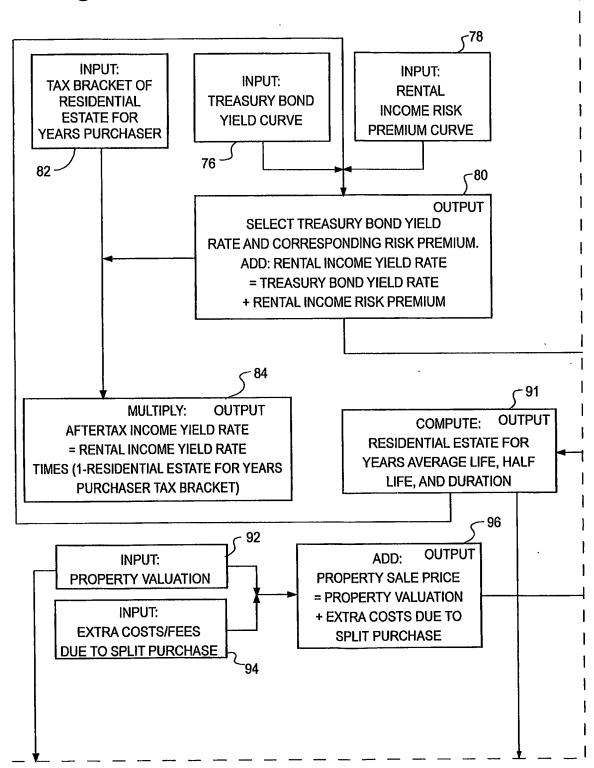
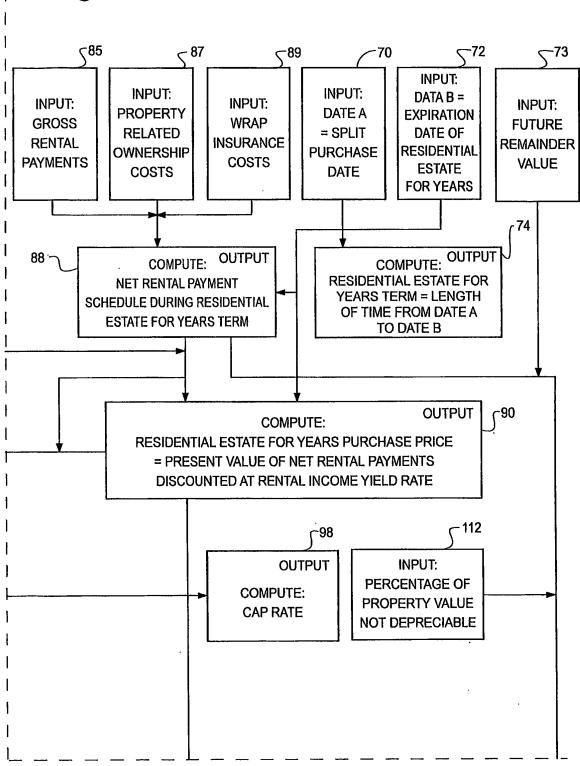
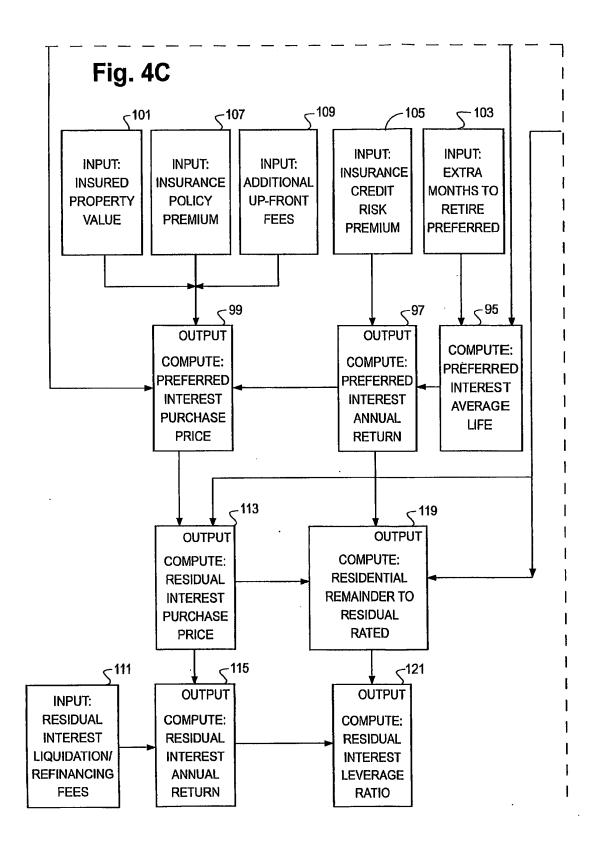


Fig. 4B





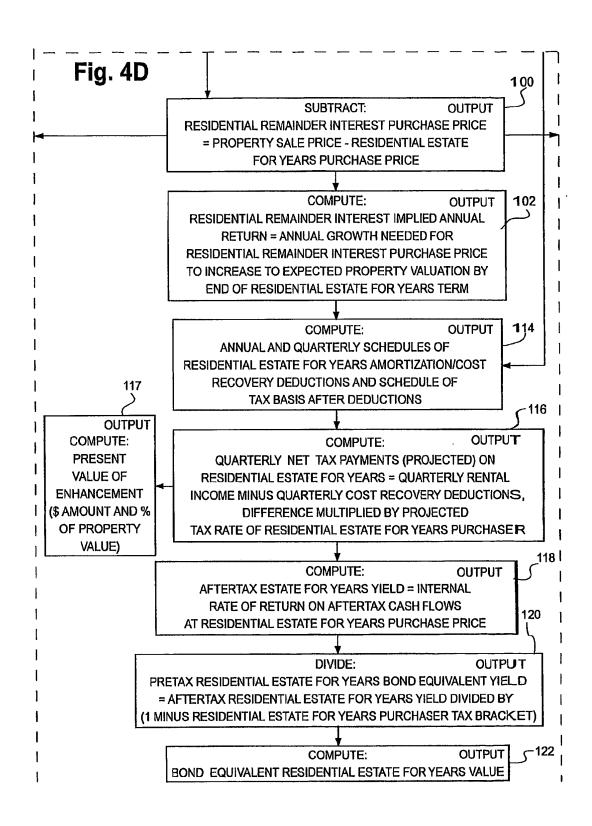
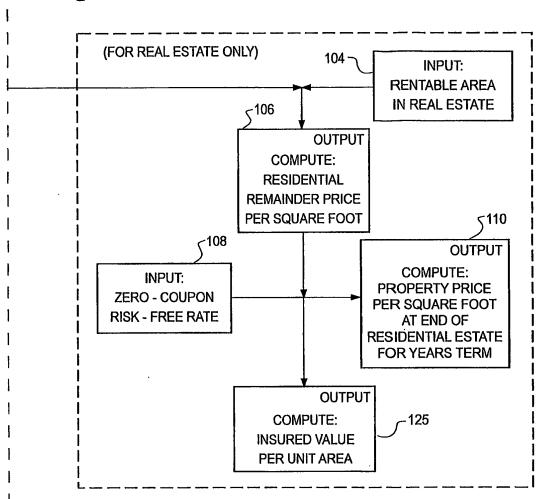
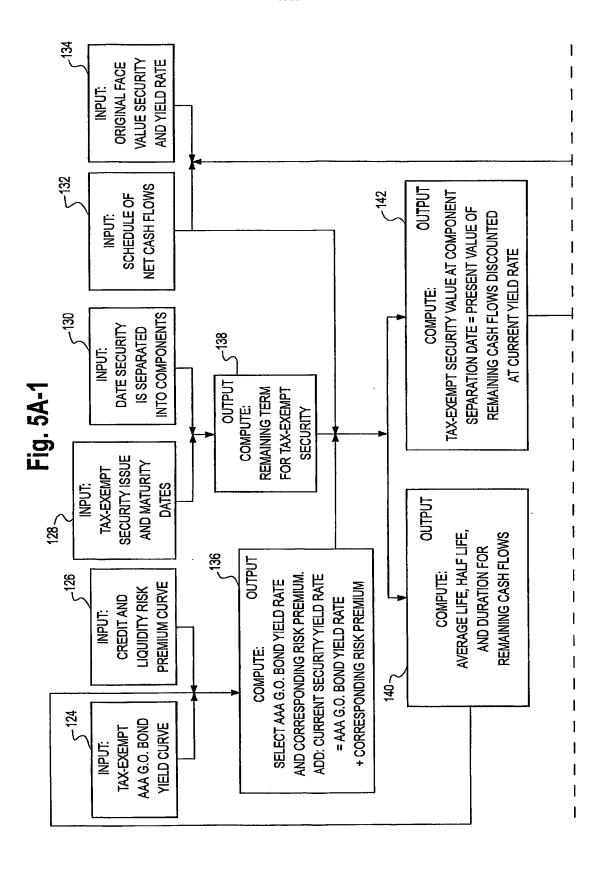
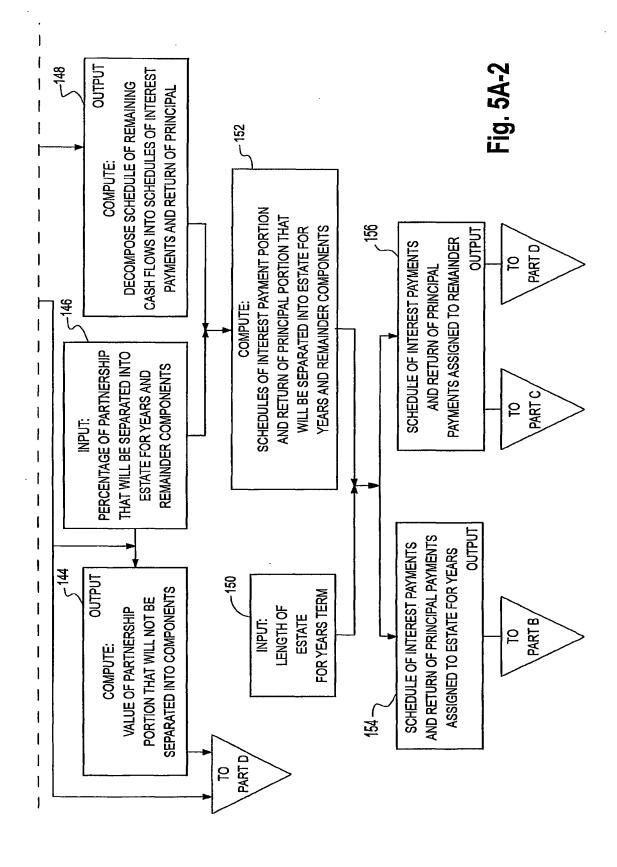
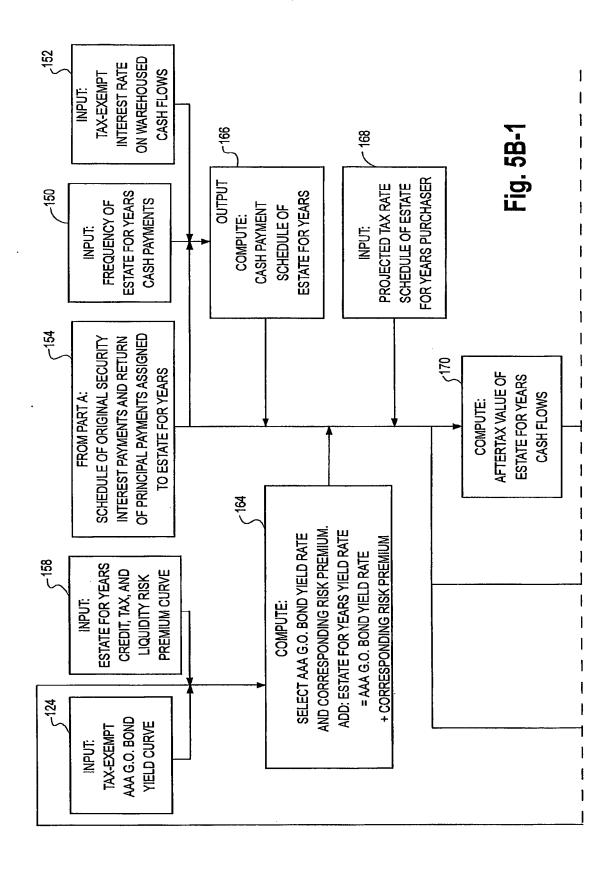


Fig. 4E



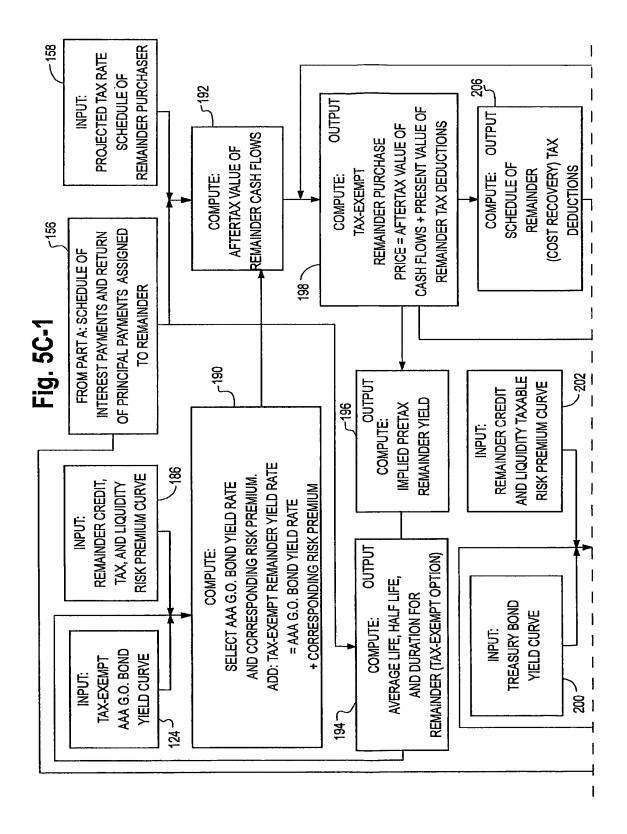


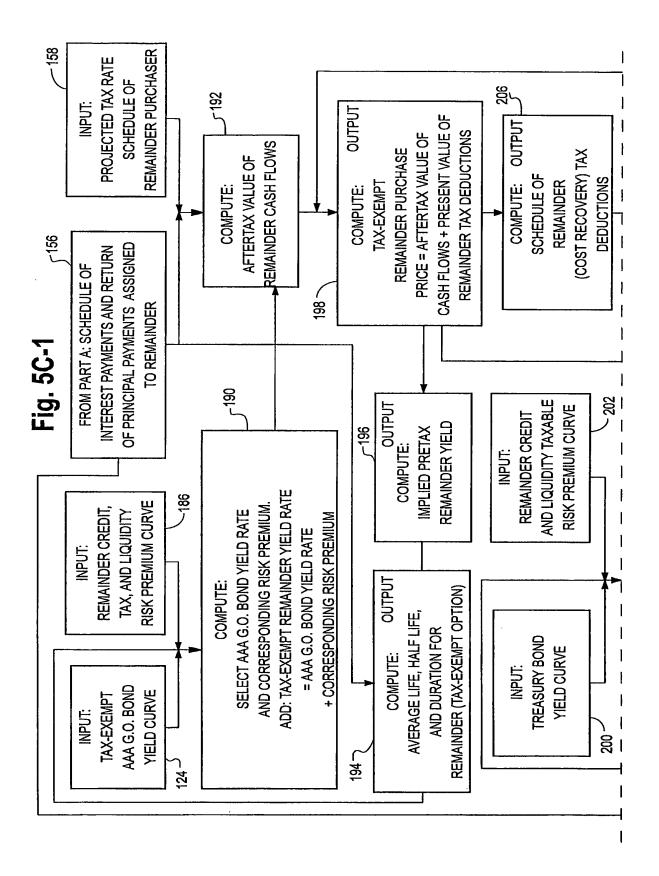


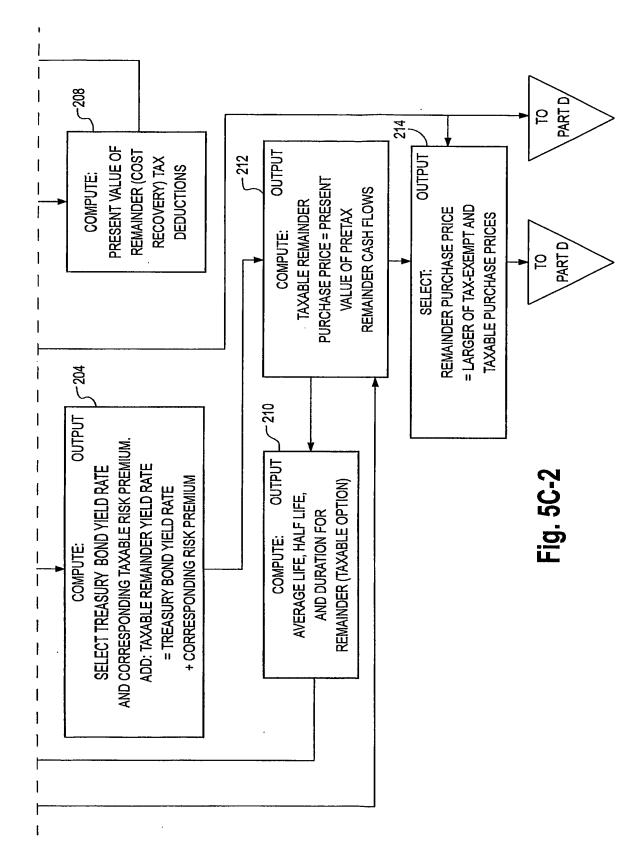


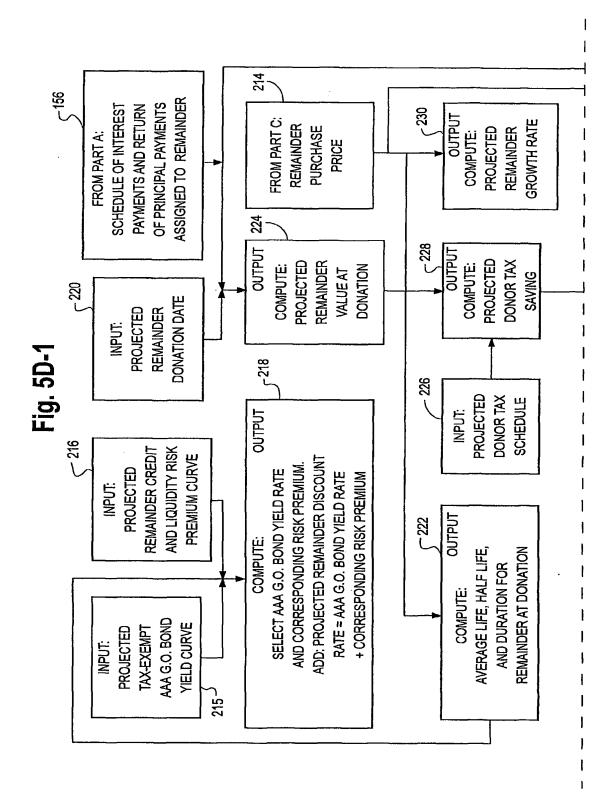
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-174 窒 OUTPUT YEARS (AMORTIZATION) TAX DEDUCTIONS, OUTPUT OUTPUT + PRESENT VALUE OF TAX DEDUCTIONS ESTATE FOR YEARS PURCHASE PRICE TO PART D = AFTERTAX VALUE OF CASH FLOWS FOR YEARS (AMORTIZATION) TAX COMPUTE: OL PRESENT VALUE OF ESTATE SCHEDULE OF ESTATE FOR DEDUCTIONS COMPUTE COMPUTE: OUTPUT ESTATE FOR YEARS VALUE ENHANCEMENT = ESTATE FOR YEARS PURCHASE PRICE ESTATE FOR YEARS PRETAX VALUE SUBTRACT: OUTPUT **ESTATE FOR YEARS** OUTPUT PRETAX VALUE OF OUTPUT YEARS STREAM OF ECONOMIC BENEFITS -180 CASH FLOWS YIELD BASED ON CASH FLOWS ALONE COMPUTE: AVERAGE LIFE, HALF LIFE, AND IMPLIED ESTATE FOR YEARS **DURATION FOR ESTATE FOR** COMPUTE: COMPUTE 176









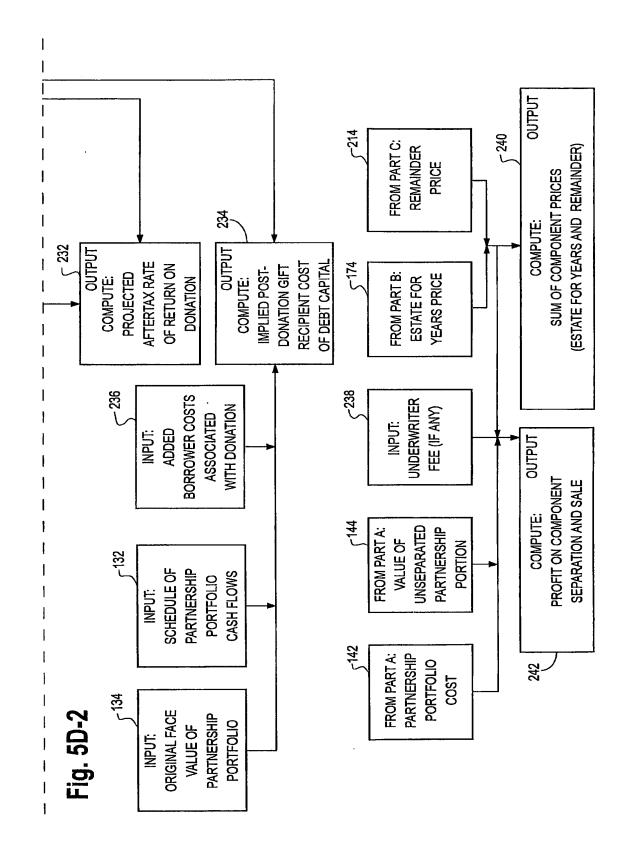
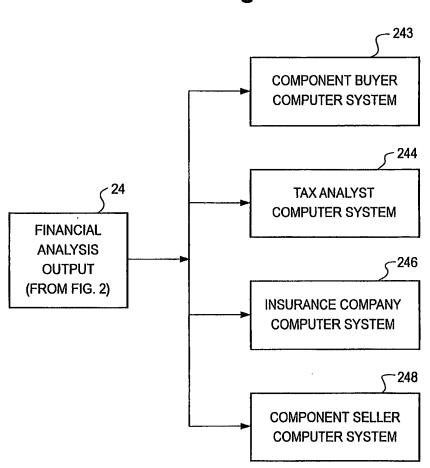


Fig. 6



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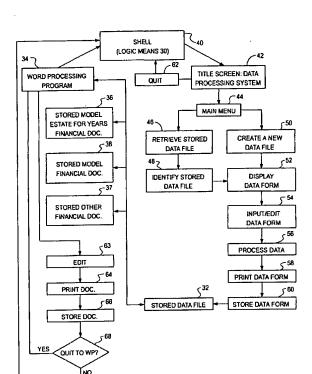
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- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: COMPUTER CONTROL SYSTEM FOR NON-DEBT HOME FINANCING



(57) Abstract: Machine for controlling a system changing electrical signals to separately value components temporally decomposed from residential property, the computer apparatus including: a computer system, arranged for receiving information into a memory, the data representing the residential property, the computer system further comprising: logic means controlling the computer system to change the data to produce modified signals representing a separate valuation of each of a plurality of components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and an output device connected to convert the modified signals into documentation including the respective valuation of each of the components.

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